

APPROVED

OK TO ENTER: /GJOC/

AMENDMENTS TO THE CLAIMS

The following listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1. (Currently Amended) A computer-implemented method of calculating automobile insurance for a vehicle of a customer of a contracting company, the computer-implemented method comprising:

acquiring location information of the vehicle with a location system on the vehicle;

acquiring vehicle performance information from a computation device on a vehicle;

deriving a first cost increment with said computation device by evaluating at least said location information, said vehicle performance information and a pricing database, wherein said deriving of said first cost increment is performed on the vehicle;

connecting a billing transmission system on the vehicle with the contracting company;

transmitting said first cost increment with said billing transmission system to the contracting company, wherein said first cost increment is devoid of said location information and said vehicle performance information;

restricting access to said location information and said vehicle performance information with said billing transmission system by at least encrypting said location information and said vehicle performance information;